

Information to identify the case:

Debtor 1	<u>Jeremiah D. Austin</u>	Social Security number or ITIN	xxx-xx-0051
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Mary Kay Austin</u>	Social Security number or ITIN	xxx-xx-5645
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-22597-JCM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeremiah D. Austin

Mary Kay Austin
fka Mary Kay Browning

10/13/23

By the court: John C Melaragno
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeremiah D. Austin
Mary Kay Austin
Debtors

Case No. 18-22597-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Oct 13, 2023

Form ID: 3180W

Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeremiah D. Austin, Mary Kay Austin, 418 1st Street, Apollo, PA 15613-1107
aty	+ The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232, UNITED STATES 15232-1700
cr	+ Embrace Home Loans, Inc., 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ RoundPoint Mortgage Servicing Corporation, Stern & Eisenberg, PC, 1581 Main Street, Suite 200, 1581 Main Street, Suite 200 Warrington, PA 18976-3403
14872001	+ Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14872003	+ Holly Austin, 415 N. 6th Street, Apollo, PA 15613-1217
15419177	+ Mario Hanyon, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Ste 130, Mount Laurel, NJ 08054-1218
14872007	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
14872009	+ Roundpoint Mortgage, 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918
14883071	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 14 2023 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2023 00:07:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 14 2023 03:53:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 14 2023 00:07:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14871990	+ Email/Text: rmelani@chfcu.org	Oct 14 2023 00:08:00	Allegheny Metal FCU, 260 Pershing Ave., Leechburg, PA 15656-1241
14871991	+ Email/Text: bk@avant.com	Oct 14 2023 00:08:00	Avant, 640 N. LaSalle, Chicago, IL 60654-3781
14894762	+ EDI: RECOVERYCORP.COM	Oct 14 2023 03:53:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14871995	EDI: CITICORP.COM	Oct 14 2023 03:53:00	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14871992	EDI: CAPITALONE.COM	Oct 14 2023 03:53:00	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253

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14871993	EDI: CAPITALONE.COM	Oct 14 2023 03:53:00	Capital One Services, P.O. Box 30281, Salt Lake City, UT 84130-0281
14871994	EDI: CAPITALONE.COM	Oct 14 2023 03:53:00	Capital One Services, POB 30285, Salt Lake City, UT 84130-0285
14874695	+ Email/Text: bankruptcy@cavps.com	Oct 14 2023 00:08:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
14871996	Email/Text: enotifications@santanderconsumerusa.com	Oct 14 2023 00:08:00	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
14886230	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 14 2023 00:08:00	Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14871997	EDI: CITICORP.COM	Oct 14 2023 03:53:00	Citi, PO Box 9001055, Louisville, KY 40290-1055
14871998	+ EDI: CITICORP.COM	Oct 14 2023 03:53:00	Citi Cards, PO Box 6283, Sioux Falls, SD 57117-6283
14871999	EDI: WFNNB.COM	Oct 14 2023 03:53:00	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14872000	Email/PDF: creditonebknotifications@resurgent.com	Oct 14 2023 00:09:50	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14895055	^ MEBN	Oct 13 2023 23:56:54	Embrace Home Loans, Inc., c/o RoundPoint Mortgage Servicing Corp., 5016 Parkway Plaza Blvd., Buildings 6 and 8, Charlotte, NC 28217-1932
14872002	+ EDI: AMINFOFP.COM	Oct 14 2023 03:53:00	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
15419178	+ Email/Text: Bankruptcy@Freedommortgage.com	Oct 14 2023 00:06:00	Freedom Mortgage, 10500 Kincaid Drive, Fishers, Indiana 46037-9764
15323558	Email/Text: Bankruptcy@Freedommortgage.com	Oct 14 2023 00:06:00	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
14894818	Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2023 00:09:52	LVNV Funding, LLC its successors and assigns as, assignee of Capital One, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14894759	Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2023 00:10:21	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14872004	+ EDI: LENDNGCLUB	Oct 14 2023 03:53:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14897310	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 14 2023 00:07:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14872006	^ MEBN	Oct 13 2023 23:55:34	NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
14872005	^ MEBN	Oct 13 2023 23:55:13	Nationwide Bank, 1 Nationwide Plaza, Columbus, OH 43215-2220
14899195	EDI: PRA.COM	Oct 14 2023 03:53:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14873365	+ EDI: RECOVERYCORP.COM	Oct 14 2023 03:53:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14872008	EDI: RMSC.COM	Oct 14 2023 03:53:00	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14901040	+ Email/Text: ebnpeoples@grblaw.com	Oct 14 2023 00:06:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14901326	+ EDI: JEFFERSONCAP.COM		

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		Oct 14 2023 03:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14878849	EDI: Q3G.COM	Oct 14 2023 03:53:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
14904523	EDI: Q3G.COM	Oct 14 2023 03:53:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
14872013	+ EDI: RMSC.COM	Oct 14 2023 03:53:00	SYNCB, PO Box 965024, Orlando, FL 32896-5024
14872014	+ EDI: RMSC.COM	Oct 14 2023 03:53:00	SYNCB, PO Box 965005, Orlando, FL 32896-5005
14872012	EDI: RMSC.COM	Oct 14 2023 03:53:00	SYNCB, PO Box 965036, Orlando, FL 32896-5036
14911128	+ Email/Text: bncmail@w-legal.com	Oct 14 2023 00:07:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
14887052	+ Email/Text: enotifications@santanderconsumerusa.com	Oct 14 2023 00:08:00	Santander Consumer USA, Inc., d/b/a Chrysler Capital, PO Box 961275, Fort Worth, TX 76161-0275
14872010	+ Email/Text: bankruptcy@bbandt.com	Oct 14 2023 00:07:00	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14872011	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 14 2023 00:09:36	Sherman Originator III, LLC, PO Box 10497, Greenville, SC 29603-0497
14872015	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Oct 14 2023 00:06:00	Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14893160	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Oct 14 2023 00:06:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
15574722	+ Email/Text: EBN@edfinancial.com	Oct 14 2023 00:06:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14872016	+ Email/Text: ebankruptcy@woodforest.com	Oct 14 2023 00:08:00	Woodforest National Bank, PO Box 7889, The Woodlands, TX 77387-7889
14887059	+ Email/Text: ebankruptcy@woodforest.com	Oct 14 2023 00:08:00	Woodforest National Bank, 1330 Lake Robbins Dr., Spring, TX 77380-3267
14872017	+ EDI: CAPITALONE.COM	Oct 14 2023 03:53:00	Worlds Foremost Bank, 4800 NW 1st Street, Ste 300, Lincoln, NE 68521-4463

TOTAL: 48

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Toyota Motor Credit Corporation
cr	*+	Freedom Mortgage Corporation, 10500 Kincaid Drive, Fishers, IN 46037-9764
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14887032	*+	Allegheny Metal FCU, 260 Pershing Ave., Leechburg, PA 15656-1241
14887033	*+	Avant, 640 N. LaSalle, Chicago, IL 60654-3781
14887037	*	CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
14887034	*	Capital One, PO Box 30253, Salt Lake City, UT 84130-0253
14887035	*	Capital One Services, P.O. Box 30281, Salt Lake City, UT 84130-0281
14887036	*	Capital One Services, POB 30285, Salt Lake City, UT 84130-0285
14887038	*	Chrysler Capital, PO Box 660335, Dallas, TX 75266-0335
14887039	*	Citi, PO Box 9001055, Louisville, KY 40290-1055

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14887040	*+	Citi Cards, PO Box 6283, Sioux Falls, SD 57117-6283
14887041	*	Comenity Bank, PO Box 182789, Columbus, OH 43218-2789
14887042	*	Credit One Bank, P.O. Box 98873, Las Vegas, NV 89193-8873
14887043	*+	Fed Loan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14887044	*+	First Premier Bank, 601 S. Minnesota Avenue, Sioux Falls, SD 57104-4868
14887045	*+	Holly Austin, 415 N. 6th Street, Apollo, PA 15613-1217
14887046	*+	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
14887048	*+	NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099
14887047	*	Nationwide Bank, 1 Nationwide Plaza, Columbus, OH 43215-2220
14887049	*	PA SCDU, PO Box 69111, Harrisburg, PA 17106-9111
14887050	*	PayPal Credit, PO Box 105658, Atlanta, GA 30348-5658
14887051	*+	Roundpoint Mortgage, 5032 Parkway Plaza Blvd., Charlotte, NC 28217-1918
14887056	*+	SYNCB, PO Box 965024, Orlando, FL 32896-5024
14887057	*+	SYNCB, PO Box 965005, Orlando, FL 32896-5005
14887055	*	SYNCB, PO Box 965036, Orlando, FL 32896-5036
14887053	*+	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14876189	*	Sheffield Financial, PO Box 1847, Wilson, NC 27894-1847
14887054	*+	Sherman Originator III, LLC, PO Box 10497, Greenville, SC 29603-0497
14887058	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court., Toyota Financial Services, PO Box 5855, Carol Stream, IL 60197-5855
14887060	*+	Worlds Foremost Bank, 4800 NW 1st Street, Ste 300, Lincoln, NE 68521-4463

TOTAL: 1 Undeliverable, 31 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor RoundPoint Mortgage Servicing Corporation bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Toyota Motor Credit Corporation bnicholas@kmlawgroup.com
Christopher M. McMonagle	on behalf of Creditor RoundPoint Mortgage Servicing Corporation christopher.mcmonagle@bbs-law.com bkecf@sterneisenberg.com
Christopher M. McMonagle	on behalf of Creditor Embrace Home Loans Inc. christopher.mcmonagle@bbs-law.com, bkecf@sterneisenberg.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Matthew M. Herron	on behalf of Debtor Jeremiah D. Austin mmh@thetdbtddoctors.com hgs@thetdbtddoctors.com;alb@thetdbtddoctors.com
Matthew M. Herron	on behalf of Joint Debtor Mary Kay Austin mmh@thetdbtddoctors.com hgs@thetdbtddoctors.com;alb@thetdbtddoctors.com
Matthew M. Herron	

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on behalf of Attorney The Debt Doctors LLC mmh@thedebtctors.com, hgs@thedebtctors.com;alb@thedebtctors.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Steven P Kelly

on behalf of Creditor RoundPoint Mortgage Servicing Corporation skelly@sterneisenberg.com bkecf@sterneisenberg.com

TOTAL: 12